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October 13, 1952

# NODAK

## CROP INSURANCE

UNITED STATES DEPARTMENT OF AGRICULTURE  
PRODUCTION AND MARKETING ADMINISTRATION  
Fargo, North Dakota

# NEWS

This is the first issue of the "Nodak News." We hope through this publication to promote interest in the Federal Crop Insurance Program in North Dakota. Two copies will always be sent to each county, one for the county committee and the other for the person particularly responsible for crop insurance in the county. Occasionally a sufficient number will be supplied for distribution to each community committee and later in the sales campaign, to each salesman.

We will try to keep each county posted on all phases of the crop insurance program, let you know what the other counties are doing, pass along items from National Manager John W. Brainard's Weekly Summary, etc. We will welcome any suggestions, ideas or contributions from counties.

1953 Business. The main theme between now and March 31, 1953 will, of course, be increasing participation in the program. Some counties have been taking advantage of their opportunities to get 1953 applications signed. The following counties have transmitted 44 applications to the State Office:

Barnes	15	Oliver	1
Benson	3	Ransom	1
Dickey	4	Sargent	1
Grand Forks	2	Towner	2
Kidder	1	Traill	13
		Williams	1

Several other counties have applications signed but have not transmitted them.

It seems to us that there are numerous opportunities to sell crop insurance over the counter right now. More indemnities are being paid in the State this year than for many years. All counties will get an increase in coverage for 1953 and many counties will get a rate reduction. In spite of the losses paid only 8 wheat and 3 flax counties will lose their 30% discount.

As soon as the 1953 Area Maps have been approved in your county crop insurance applications can be taken without using the Form FCI 2. In a number of counties the Area Maps have been approved and crop insurance sales can begin.

1953 Crop Insurance Supervisor. Only 17 counties have submitted the names of the person to be in charge of the 1953 program. These people should be selected and their names transmitted as soon as possible. We hope this year to take advantage of good weather and roads through the fall months. Therefore each supervisor, as he is appointed, should begin planning his campaign at once.



Salesmen can be selected and their training started. The ACP sign-up will start in many counties and we hope each county will take advantage of that opportunity to at least get a good list of prospects.

Cancellations. Our memo Crop Insurance - 1952 - 28 clarifying handling of request for cancellations should be followed in all counties. Some counties are still putting the farmers' reasons for canceling on the FCI 2 instead of using the suggested form. In many instances the reasons given show that the insured has very little, if any, understanding of how his insurance works.

From now on every effort should be made to hold the cancellations to the lowest possible minimum.

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# NODAK



November 4, 1952

## CROP INSURANCE

UNITED STATES DEPARTMENT OF AGRICULTURE  
PRODUCTION AND MARKETING ADMINISTRATION  
Fargo, North Dakota

## NEWS

1953 Crop Insurance Program. Actuarial work has been completed in all but a few wheat and flax counties and applications for 1953 insurance can now be taken in those counties without using the FCI 2, Agreement Form.

We suggest that each wheat county prepare a newspaper story similar to the following, regarding 1953 insurance. The story should be adapted to fit the circumstances in each county.

### 1953 Crop Insurance Now Available

1953 Wheat (and Flax) all-risk crop insurance is now available at the county PMA Office in \_\_\_\_\_. The protection offered to farmers on their wheat crops is higher than for 1952, (if the cost is lower, so state) in spite of the large number of losses paid this year.

Coverage for \_\_\_\_\_ County is \$ \_\_\_\_\_ (in one area counties) or (ranges from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ depending upon the location of the farm) and the basic premium rate is \$ \_\_\_\_\_ per acre. Several discounts from this rate may be available.

At the present time \_\_\_\_\_ farmers carry such insurance in this county. This year \_\_\_\_\_ of them had losses ranging from \$ \_\_\_\_\_ to \$ \_\_\_\_\_. About \$6,000,000.00 in losses is being paid to insured North Dakota farmers in 1952. This represents the difference between the guaranteed protection and the production from their insured acreage. It also represents \$6,000,000.00 in income which would not have been received in North Dakota without the Federal all-risk crop insurance program. It has enabled many farmers to salvage something out of a total or partial crop failure which enabled them either to pay bills incurred in their efforts to produce a crop or to carry them over to another crop year.

Information regarding the Federal Crop Insurance Program as it pertains to each farm can be obtained at the county PMA office.

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Sales. Many counties are disproving the old theory that we can't sell crop insurance in the fall. The scoreboard as of today is:

(Over)



Barnes	18	LaMoure	51
Benson	7	Morton	1
Billings	21	Oliver	1
Cass	29	Ransom	6
Dickey	9	Sargent	1
Grand Forks	2	Sheridan	10
Hettinger	1	Towner	3
Kidder	3	Traill	14
		Williams	1

Several other counties have applications which have not been transmitted. One of the outstanding selling jobs now being done is in Billings County where Alfred Schwartz has secured 21 applications in six days. The important fact here is that only 4 contracts were signed in Billings County during the 1952 sales period. The fact that many losses have been paid in that area this year and the continuation of the severe drouth is making farmers much more insurance conscious than for several years may have something to do with the interest shown. However, Mr. Schwartz is out getting the job done, and that is what counts.

LaMoure County is also going at a fast clip with 51 new applications filed in the State Office. Cass County reports this morning that they signed up 29 last week. The county committee and secretary talked insurance to every uninsured farmer who came in, with very good results.

Every county can be doing the same thing. A few wheat counties and the multiples will have to use the FCI 2, Agreement Form, until their actuarial maps have been completed, but that should not prevent sales.

Let's get the job done this year before the weather gets bad and the roads become impassable. It can be done.

#### Appointment of County Crop Insurance Supervisor

Only about half the counties have submitted the name of the person to be responsible for crop insurance for 1953. Please discuss this matter with your farmer fieldman as soon as possible and notify the State Committee of your choice. Review the qualifications described in our previous letters and find someone qualified to do the job.

Other Agencies. In some of our counties other USDA agencies have been of considerable help to us in selling crop insurance, as well as in other phases of our programs. One reason we don't get more cooperation may be that we don't ask for it. FHA has in some counties assisted in selling insurance to their clients. County Agents in several counties have helped in many ways. The following material from the newspaper column of County Agent Frank Webster of Benton County, Washington might be of interest to your county agent.

"In the last few years, changes have taken place in the agricultural industry. Within the memory of most people living on farms, there are the old visions of horse-drawn machinery, of the auto which had to have a crank to start it; of the old gravel roads in the countryside and of the icebox which protected our food from day to day.



"I don't think any of us would want to go back to the so-called 'good old horse-and-buggy days' or to the days when the model 'A' was so prominent. Yet I know many people who long for the good old days, the days when things didn't go so fast, the days when the radio was the wonder of creation, the days when there was real neighborliness -- when each of us knew all our neighbors and many things about all of them.

"I don't know of any of our younger generation who yearn for these things -- but I do know from my own experience that there are a lot of satisfactions in this day and age. Have you ever come out of a picture show to discover your car gone? Have you ever reached for your pocketbook to pay a bill and find that it wasn't there? Have you ever been on your back in a hospital bed, admiring the design on the ceiling and yet underneath worrying and wondering how the bill was to be paid? Or perhaps that had already been taken care of by an insurance policy. Have any of you wheatmen planted your wheat in the fall and before the combine entered the field the next summer fretted and worried about a freeze-out, hail damage, cloudbursts, or other unavoidable causes which might cause damage to the crop?

"Years ago I went to a hospital without insurance. Today I carry it -- not because I intend to have a visit from my doctor -- but because I might have such a visit.

"Years ago you could not protect your investment in your wheat field -- today that protection is available to you as a program that pays its own way, not one that draws from Uncle's treasury. Do you desire this protection? Call the PMA office for particulars."

1953 Commission Rates. The 1953 commission rates were listed on Form FCIC-355, Operating Budget, under "Estimate 1953." The county office copy of this budget should be in your files.







December 17, 1952

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# NODAK CROP INSURANCE NEWS

FARGO, NORTH DAKOTA

UNITED STATES DEPARTMENT OF AGRICULTURE  
PRODUCTION AND MARKETING ADMINISTRATION

Our Crop Insurance News Letter comes out this week with a new heading, designed by the Washington staff of FCIC. As you see, the design reflects the old "Wells Fargo" setting, with stage coach and old-style winged lettering. We hope to get out an issue each week from now until the end of the sales period; trying to keep you informed of the progress of all counties and passing along good ideas as they come in from you. We hope each county will see that every person working on crop insurance in the county has a chance to read it.

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## 1953 Sales Results

Attached is a summary of 1953 sales as of December 12th. With 9 counties not reporting the total is 1755. The State Committee is proud of this record. At the recent Area Meeting in Omaha, North Dakota was leading all the other spring crop States, and we promised them we would continue to do so. With this early start we should reach our goal of 10,000 new policy holders for 1953.

Some counties are doing an outstanding job. In the wheat program Sheridan County is still maintaining its lead with 175 applications reported. Cass and Morton with 110 and 105 are second and third. Many other counties are making excellent progress. Look up your position on the list.

Stutsman County leads in flax sales with 117 and promises to regain its position as top flax county which was taken over by Walsh County last year. Cass is right behind with 100, with Walsh in third place with 53. As the race is only at the quarter pole anybody can win.

LaMoure County leads the State in total sales. We believe no other multiple county has ever had as many "second year" sales. Their established goal is 400 and it appears they will top that easily.

Grand Forks and Richland Counties, the new multiples for 1953, have been delayed until their actuarial data are approved, but should be getting under way this week.

## Sales Plans

It was apparent at the recent series of district meetings that most counties were getting results from the contacts made by community committeemen during the ACP farm-to-farm signup. From reports of the county Crop Insurance Supervisors at those meetings several systems are being used to follow-up the contacts made during the signup. In some counties the committeemen got signed applications, in others they brought in lists of prospects and after some schooling went back to the farm and obtained applications. In a few counties the lists were turned over to the county committee and salesmen were sent out to do the selling.



These farm-to-farm contacts have created more interest in crop insurance than for many years. Our job now is to continue to take advantage of this interest, by using some of the following steps:

1. The county crop insurance supervisor should carefully analyze the reports of the community committeemen.
2. The community committeemen who have done the best job on crop insurance during the ACP signup should be offered a sales job. If they are willing to try it, they should be trained in the fundamentals of crop insurance. If county committees want help in this training they can get it through the State Office. PMA and Crop Insurance Fieldmen will be available for this work.
3. Lists of good prospects can be prepared from the above reports, preferably by districts if you have more than one salesman.
4. Letters should be written to every prospect in wheat counties advising them of the changes in the wheat program, especially noting the higher coverage, lower rates, or both if applicable.
5. Newspaper stories, particularly in counties where more than the usual sales have been made, will create interest among other farmers and will help to keep the early sign-up going.

#### Good Idea Section

The attached questionnaire was developed by Jim King, LaMoure County Secretary. Jim says he can trace many sales results directly to it. He calls it "10 Silly Questions. If you like it, adapt it to fit your own county. Perhaps some of you can improve on it. All LaMoure County prospects have received a copy.

Earl Nikkel, FCIC Sales Director, Washington, D. C. gave us a lot of food for thought in his talks at the Minot and Valley City District Meetings. He particularly stressed the fact that the answer to the success or failure of the crop insurance program is people. People who believe in all-risk crop insurance. People who are willing to give their time and energy toward greater participation in the program, and people who will keep on trying to develop the crop insurance program in their own counties, regardless of the obstacles encountered. We believe we have some of those kind of people in all our counties. If they are not now working toward making the 1953 program the biggest we ever had, let's all keep trying to find them and put them to work.

-The End-



# SUMMARY OF WEEKLY SALES REPORTS

WHEAT

Week ending December 12, 195

County	No. Sales for Week	Units Covered	No. of Contacts for Week	Total Sales To Date	Total Units To Date
BENSON	No Report			8	11
BILLINGS	4	8	9	52	58
BOTTINEAU	8	13	35	23	33
BOWMAN	No Report				
BURKE	1	2	10	2	4
BURLEIGH	4	8	25	20	32
CASS	33	40	70	110	153
CAVALIER	No Report				
DIVIDE	0	0	50	2	2
DUNN	30	50	86	30	50
EDDY	No Report				
EMMONS					
FOSTER	3	5	49	4	6
G. VALLEY	0	0	14	0	0
GRANT	12	15	17	36	45
GRIGGS	1	1	4	3	3
HETTINGER	1	1	1	4	4
KIDDER	9	15	26	9	15
LOGAN	8	15	8	84	141
MC HENRY	6	9	6	9	6
MC INTOSH	No Report			4	5
MC KENZIE	11	16	11	23	34
MC LEAN	No Report				
MERCER	6	8	10	14	23
MORTON	12	14	40	105	144
MOUNTRAIL	6	10	200	43	82
NELSON	0	0	0	2	3
OLIVER					
PEMBINA	2	2	14	4	6
RAMSEY	0	0	4	9	10
RENVILLE	No Report				
ROLETTE	0	0	10	98	133
SHERIDAN	33	43	49	175	202
SIOUX	1	1	34	2	2
SLOPE	No Report				
STARK	2	2	80	20	24
STUTSMAN	23	43	98	97	165
TOWNER	3	3	24	11	16
TRAILL	5	5	5	11	13
WALSH	7	12	42	35	46
WARD	No Report				
WELLS	4	4	9	29	32
WILLIAMS	2	9	15	12	26
TOTAL	237	354	1055	1090	1529



## SUMMARY OF WEEKLY SALES REPORTS

FLAX

Week ending December 12, 1952

County	No. Sales for Week	Units Covered	No. of Contacts for Week	Total Sales To Date	Total Units To Date
BENSON	No Report			5	8
BOTTINEAU	0	0	10	0	0
CASS	28	34	70	100	237
EDDY	No Report				
MC LEAN	No Report				
NELSON	0	0	0	2	3
PEMBINA	6	6	12	27	42
RAMSEY	1	1	4	1	1
STUTSMAN	30	49	98	117	176
TRAILL	14	15	14	25	30
WALSH	15	24	44	53	73
WARD	No Report				
TOTAL	94	129	252	330	570

## MULTIPLE

BARNES	25	35	40	25	35
DICKEY	2	2	4	22	22
GRAND FORKS					
LA MOURE	62	80	97	262	354
PIERCE	0	0	0	2	2
RANSOM	6	8	7	24	31
RICHLAND					
SARGENT	No Report				
STEELE	0	0	0	0	0
TOTAL	95	125	148	335	444

## TOTAL

WHEAT	237	354	1055	1090	1529
FLAX	94	129	252	330	570
MULTIPLE	95	125	148	335	444
	426	608	1455	1755	2543



ANSWER THESE QUESTIONS YES OR NO

1. Do you have enough feed and seed to last you two years if you have a crop failure in 1953?
2. Do you have enough savings on hand to last you two or three years without any income?
3. Do you have another source of income to fall back on if your crops don't come through?
4. Do you have money on hand to pay day-to-day operational costs if rust curtails your production?
5. Hail can harvest too. Are you amply protected?
6. Can you market aphids or grasshoppers at a profit after fattening them for a season?
7. Can you make it rain in case of drouth?
8. How's your credit? Going to be able to get a loan for emergency expenses?
9. Do you like to bet against a sure thing?
10. Do you have absolutely no one else dependent on you for their livelihood?

If you can truthfully answer all 10 of these questions "Yes" you don't need Multiple Crop Insurance. If not, why don't you drop in at our office and let us explain the advantages of a crop insurance policy to you.







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# NODAK CROP INSURANCE NEWS

FARGO, NORTH DAKOTA

UNITED STATES DEPARTMENT OF AGRICULTURE  
PRODUCTION AND MARKETING ADMINISTRATION

December 30, 1952

## 1953 Sales Reports

Attached are sales reports of the two weeks ending December 27, combined. Sixteen counties did not report for the week of the 27th. As last Friday was a holiday we make no further comment about lack of reports. We hope every county will get its January 2nd report in the mail on Friday, and make a New Year's resolution not to miss a week from now on. Cavalier County is now the only county which has failed to file at least one 1953 sales summary!

Sheridan County still leads in wheat sales and is the first county to break 200. Cass is still in second place followed by Stutsman, Logan, Morton and Rolette, all over 100.

Billings, one of the smallest counties, deserves honorable mention with 60 new contracts. Crop Insurance was hard to sell in Billings County last year and Alfred Schwartz, their salesman, had a tough time getting four applications. Now Alfred has accounted for most of the 60 sales in his county, and is still pitching. He may have had reason to believe crop insurance couldn't be sold, but that didn't keep him from trying and he has now proved that he can sell it. The coverage in Billings County is 5.5 bu. and the premium rate is .69 bu. Seems like some other counties might profit from Schwartz's good example.

Stutsman Still has a very slight lead over Cass in flax sales, 141 to 139. Looks like Jack Miller and his crew are going to have a tough time staying in front. Joe Machart says we can't count Walsh out either.

LaMoure still stands out like a lighthouse among the Multiple counties, as well as the other programs. They don't miss a trick. They are getting a good share of the applications by using the mails. When the community committeemen finished the ACP signup they prepared a new up-to-date list of prospects. If any eligible producer in LaMoure County doesn't have a contract in 1953, it won't be because he didn't know about crop insurance.

We sincerely hope the counties not already going put some heat under the boiler and get up steam.

- - - - - Don't forget your County Sales Report on Friday - - - - -

And here's wishing you a VERY HAPPY NEW YEAR!







## SUMMARY OF WEEKLY SALES REPORTS

WHEAT

2 Weeks Ending December 27, 1952

County	No. Sales for 2 Weeks	Units Covered	No. of Contacts for Week	Total Sales To Date	Total Units To Date
BENSON	No Report			8	11
BILLINGS	8	11	14	60	70
BOTTINEAU	16	25	51	40	58
BOWMAN	0	0	16	0	0
BURKE	No Report			2	4
BURLEIGH	10	17	90	30	49
CASS	46	53	105	156	302
CAVALIER	No Report				
DIVIDE	No Report			2	2
DUNN	4	7	8	34	57
EDDY	19	29	37	19	29
EMMONS	5	11	30	10	22
FOSTER	6	7	152	10	13
G. VALLEY	0	0	9	0	0
GRANT	19	19	42	55	64
GRIGGS	1	1	4	4	4
HETTINGER	7	10	20	11	14
KIDDER	3	6	32	12	22
LOGAN	40	72	40	117	213
MC HENRY	No Report			6	9
MC INTOSH	2	3	2	7	12
MC KENZIE	No Report			23	34
MC LEAN	7	9	23	7	9
MERCER	23	39	44	37	62
MORTON	9	12	15	114	156
MOUNTRAIL	5	8	50	48	90
NELSON	2	4	19	4	7
OLIVER	11	15	20	14	18
PEMBINA	21	30	57	25	36
RAMSEY	4	4	7	13	14
RENVILLE	1	1	25	1	1
ROLETTE	8	19	22	106	152
SHERIDAN	43	54	81	218	306
STOUX	0	0	28	2	2
SLOPE	0	0	0	0	0
STARK	11	12	165	31	36
STUTSMAN	26	40	62	123	205
TOWNER	3	4	17	14	20
TRAILL	0	0	19	11	13
WALSH	19	24	24	54	70
WARD	28	49	32	34	55
WELLS	3	6	12	32	38
WILLIAMS	11	23	15	23	49
TOTAL	421	624	1389	1517	2328



## SUMMARY OF WEEKLY SALES REPORTS

FLAX

2 Weeks Ending December 27, 1952

County	No. Sales for 2 Weeks	Units Covered	No. of Contacts for Week	Total Sales To Date	Total Units To Date
BENSON	No Report			5	8
BOTTINEAU	1	1	3	1	1
CASS	41	47	105	139	287
EDDY	17	29	35	17	28
MC LEAN	4	5	23	4	5
NELSON	No Report			2	3
PEMBINA	10	14	55	37	56
RAMSEY	0	0	7	1	1
STUTSMAN	24	40	62	141	216
TRAILL	3	5	10	28	35
WALSH	40	53	47	93	126
WARD	14	27	24	16	29
TOTAL	154	221	373	484	795

## MULTIPLE

BARNES	12	16	20	37	51
DICKEY	5	5	9	27	27
GRAND FORKS	28	43	105	28	43
LA MOURE	55	75	69	317	429
PIERCE	1	2	11	3	4
RANSOM	2	2	2	26	33
RICHLAND	3	3	8	3	3
SARGENT	2	3	2	12	20
SCHELE	8	8	11	8	8
TOTAL	116	157	237	461	618

## TOTAL

WHEAT	421	624	1389	1517	2328
FLAX	154	221	373	484	795
MULTIPLE	116	157	237	461	618
	691	1002	1999	2462	3741